## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): S. Prange, et al. Appl. No.: 09/787,961 Conf. No.: 1231

Filed: March 22, 2001

Title: A METHOD AND SYSTEM FOR PAYING FOR GOODS AND SERVICES

Art Unit: 3621 Examiner: John M. Winter

Docket No.: 112740-194

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## RESPONSE TO OFFICE ACTION PURSUANT TO 37 C.F.R. §1.111

Sir:

In response to the Office Action dated December 5, 2005, Applicants herein respond as follows:

Amendments to the Claims are reflected in the Listing of Claims begins on page 2 of this paper.

Remarks begin on page 7 of this Response.